

Information to identify the case:

Debtor 1: Jonathan T. Betz	Social Security number or ITIN: xxx-xx-3958
First Name Middle Name Last Name	EIN: -----
Debtor 2: Ginette M. Betz	Social Security number or ITIN: xxx-xx-8914
(Spouse, if filing) First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 7 7/29/22
Case number: 22-21482-CMB	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jonathan T. Betz	Ginette M. Betz
2. All other names used in the last 8 years		fka Ginette M. Montalvo
3. Address	107 McDonald Drive Cranberry Twp, PA 16066	107 McDonald Drive Cranberry Twp, PA 16066
4. Debtor's attorney Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404 Email: bthompson@ThompsonAttorney.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/12/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 26, 2022 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/25/22
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Jonathan T. Betz
Ginette M. Betz
Debtors

Case No. 22-21482-CMB
Chapter 7

District/off: 0315-2
Date Rcvd: Aug 12, 2022

User: auto
Form ID: 309A

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jonathan T. Betz, Ginette M. Betz, 107 McDonald Drive, Cranberry Twp, PA 16066-5639
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15502050	+ Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
15502051	+ Barclays Bank/gap, P.o. Box 8803, Wilmington, DE 19899-8803
15505326	+ Commonwealth of PA, c/o Berkheimer, 50 N. Seventh St., Bangor PA 18013-1731
15505328	+ Drs. Grady, Kastner & Gornick, 1000 Brooktree Road, Suite 200, Wexford PA 15090-9286
15502063	+ United States Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bthompson@ThompsonAttorney.com	Aug 12 2022 23:22:00	Brian C. Thompson, Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086
tr	+ EDI: BRCCRAWFORD.COM	Aug 13 2022 03:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Aug 12 2022 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Aug 12 2022 23:22:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15502049	+ Email/Text: backoffice@affirm.com	Aug 12 2022 23:22:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
15502052	+ EDI: CAPITALONE.COM	Aug 13 2022 03:18:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15502053	+ EDI: CITICORP.COM	Aug 13 2022 03:18:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15502054	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 12 2022 23:22:00	Collection Service Center, Inc., Attn: Bankrupcy,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 12, 2022

Form ID: 309A

Total Noticed: 26

15502055	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 12 2022 23:29:11	839 5th Ave, New Kensington, PA 15068-6303 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15502056	+ Email/Text: bankruptcy@huntington.com	Aug 12 2022 23:22:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15502057	+ EDI: IRS.COM	Aug 13 2022 03:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15502058	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Aug 12 2022 23:22:00	Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus, OH 43216-0530
15502059	+ Email/PDF: ebnotices@pnmac.com	Aug 12 2022 23:29:30	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15502060	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 12 2022 23:29:13	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15502061	+ Email/Text: info@scacollections.com	Aug 12 2022 23:22:00	SCA Collections, Inc, Attn: Bankruptcy, Po Box 876, Greenville, NC 27835-0876
15502062	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 12 2022 23:22:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
15505329	+ Email/Text: bankruptcynotices@sba.gov	Aug 12 2022 23:22:00	U.S. Small Business Administration, 409 3rd St, SW, Washington DC 20416-0002
15502064	Email/Text: bknotice@upgrade.com	Aug 12 2022 23:22:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15505327	*+	Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus OH 43216-0530

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Aug 12, 2022

Form ID: 309A

Total Noticed: 26

Brian C. Thompson

on behalf of Debtor Jonathan T. Betz bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Ginette M. Betz bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5